

City of Fort Lauderdale  
Stop Loss Renewal Evaluation  
Effective Date: January 1, 2024



	CURRENT (2023)	RENEWAL (2024)	NEGOTIATED RENEWAL (2024)	RENEWAL ISL OPTION 1 (2024)	RENEWAL ISL OPTION 2 (2024)
	Cigna	Cigna	Cigna	Cigna	Cigna
INDIVIDUAL STOP LOSS (ISL)*					
Individual Stop Loss Level	\$350,000	\$350,000	\$350,000	\$375,000	\$400,000
Benefits Covered	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Contract Basis	Claims Paid	Claims Paid	Claims Paid	Claims Paid	Claims Paid
Annual ISL Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Laser Applied	No	No	No	No	No
Composite ISL Rate (PEPM) 1,950	\$87.11	\$99.21	\$95.39	\$87.68	\$80.79
Monthly ISL Premium	\$169,865	\$193,460	\$186,011	\$170,976	\$157,541
Annual ISL Premium	\$2,038,374	\$2,321,514	\$2,232,126	\$2,051,712	\$1,890,486
\$ Increase / (Decrease)	N/A	\$283,140	\$193,752	\$13,338	-\$147,888
% Increase / (Decrease)	N/A	13.9%	9.5%	0.7%	-7.3%

\*Aggregate Stop Loss is not included